

FHA's Office of Single Family Housing

FHA Lender Certifications

Annual Certifications Included in FHA's Lender Electronic Assessment Portal (LEAP) Recertification Initial Certifications Included in FHA'S Online Application for Lender Approval

Changes Proposed March 15, 2016



Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used	Add instructions to refer Mortgagees to HUD
	in this form refer to those terms as used in the	Handbook 4000.1 for term definitions
	relevant sections of the current version of	
	Single Family Housing Policy Handbook, HUD	
	4000.1.	
1. I certify that I am a Corporate Officer and/or	1. I certify that I am a Corporate Officer of the	Delete "and/or Principal Owner" as authorized
Principal Owner of the above-mentioned	abovementioned Mortgagee (hereinafter	signatory due to revised definition of
Mortgagee (hereinafter referred to as "the	referred to as "the Mortgagee"); that I am	"Corporate Officer" in HUD Handbook 4000.1
Mortgagee"); that I am duly authorized to	authorized to execute these certifications and	
execute these certifications on behalf of the	acknowledgements on behalf of the Mortgagee;	Delete "duly"
Mortgagee; and that throughout the	and that throughout the Certification Period I	
Certification Period I have known, or been in	have known, or been in the position to know,	Add "and acknowledgements"
the position to know, whether the operations of	whether the operations of the Mortgagee	
the Mortgagee conformed to all applicable	conformed to all applicable HUD regulations,	Add "guidebooks" to cover policy issued by
HUD-FHA regulations, handbooks, Mortgagee	handbooks, guidebooks, Mortgagee Letters,	FHA's offices of Multifamily Housing
Letters, Title I Letters, and policies.	Title I Letters, and policies.	Programs and Healthcare Programs
2. I acknowledge that the Mortgagee is fully	2. I acknowledge that the Mortgagee is	Delete "fully"
responsible for all actions of its officers,	responsible for all actions of its officers,	Defete runy
partners, directors, principals, managers,	partners, directors, principals, managers,	
supervisors, loan processors, loan underwriters,	supervisors, loan processors, loan underwriters,	
loan originators, and other employees of the	loan originators, and other employees of the	
Mortgagee, and for the actions of any Affiliates	Mortgagee, and for the actions of any Affiliates	
participating in FHA programs for or on behalf	participating in FHA programs for or on behalf	
of the Mortgagee.	of the Mortgagee.	
3. I certify that, to the best of my knowledge	3. I certify that, to the best of my knowledge	See next page
and after conducting a reasonable investigation,	and after conducting a reasonable investigation,	
during the Certification Period the Mortgagee	during the Certification Period, neither the	
was not, and did not employ or retain any	Mortgagee nor any officer, partner, director,	
officer, partner, director, principal, manager,	principal, manager, supervisor, loan processor,	
supervisor, loan processor, loan underwriter, or	loan underwriter, or loan originator employed	
loan originator who was subject to a current	or retained by the Mortgagee:	

Version 5.0, March 15, 2016 Page 3 of 18

Current	Proposed	Changes
suspension, debarment, Limited Denial of	(a) Was subject to a current suspension,	Combine the following statements with
Participation (LDP) or other restriction imposed	debarment, Limited Denial of Participation	rewording/reformatting for clarity and
under Part 24 of Title 24 of the Code of Federal	(LDP) or other restriction imposed under 24	consistency with 24 CFR 202.5(j):
Regulations, Part 180 of Title 2 of the Code of	CFR Part 24, and 2 CFR Part 180 as	• Current statement #3
Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to	implemented by 2 CFR Part 2424, or any successor regulations to such parts, or under	• The portion of current statement #4 that
such parts, or under similar provisions of any	similar provisions of any other federal or state	only pertains to the Certification Period
other federal or state agency.	agency;	(and not to prior periods)Current statement #7
other rederar or state agency.	agency,	Current statement #/Current statement #8
	(b) Was under indictment for, or convicted of,	• Current statement #9
	an offense that reflects adversely upon the	• Current statement #9
	Mortgagee's integrity, competence, or fitness to	Add exception/qualifier for Mortgagee-reported
	meet the responsibilities of an FHA-approved	instances of non-compliance that receive
	Mortgagee;	explicit clearance from HUD
	(a) Was subject to Hannachurd Findings as	
	(c) Was subject to Unresolved Findings as a result of a HUD or other governmental audit,	
	investigation, or review;	
	investigation, or review,	
	(d) Was refused, or had revoked, any license	
	necessary to conduct normal operations in the	
	real estate or mortgage loan industry;	
	(e) Was in violation of provisions of the Secure	
	and Fair Enforcement (SAFE) Mortgage	
	Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all	
	Nationwide Multistate Licensing System and	
	Registry requirements;	
	region y requirements,	
	except for those occurrences, if any, that the	
	Mortgagee reported to HUD and for which the	
	Mortgagee received explicit clearance from	
	HUD to continue with the certification process.	

Version 5.0, March 15, 2016 Page 4 of 18

Current	Proposed	Changes
4. I certify that, to the best of my knowledge	4. I certify that, to the best of my knowledge	Move the portion of current statement #4 that
and after conducting a reasonable investigation,	and after conducting a reasonable investigation,	only pertains to the Certification Period (and
during the Certification Period the Mortgagee	neither the Mortgagee nor any officer, partner,	not to prior periods) to the new proposed
was not, and did not employ or retain any	director, principal, manager, supervisor, loan	statement #3(b)
officer, partner, director, principal, manager,	processor, loan underwriter, or loan originator	
supervisor, loan processor, loan underwriter, or	employed or retained by the Mortgagee:	Rewording/reformatting for clarity
loan originator who was under indictment for,		
or had been convicted of, an offense that	(a) Was convicted of, or pled guilty or <i>nolo</i>	Add exception/qualifier for Mortgagee-reported
reflects adversely upon the Mortgagee's	contendere to, a felony related to participation	instances of non-compliance that receive
integrity, competence, or fitness to meet the	in the real estate or mortgage loan industry	explicit clearance from HUD
responsibilities of an FHA-approved	during the Certification Period or the 7-year	
Mortgagee; who had been convicted of or pled	period preceding the first day of the	
guilty or <i>nolo contendere</i> to a felony related to	Certification Period;	
participation in the real estate or mortgage loan		
industry during the seven-year period preceding	(b) Was ever convicted of, or ever pled guilty	
the first day of the Certification Period; or who	or nolo contendere to, a felony related to	
had ever been convicted of or pled guilty or	participation in the real estate or mortgage loan	
nolo contendere to a felony related to	industry that involved an act of fraud,	
participation in the real estate or mortgage loan	dishonesty, or a breach of trust or money	
industry that involved an act of fraud,	laundering;	
dishonesty, a breach of trust, or money		
laundering.	except for those occurrences, if any, that the	
	Mortgagee reported to HUD and for which the	
	Mortgagee received explicit clearance from	
	HUD to continue with the certification process.	

Current	Proposed	Changes
N/A	5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period or the 3-year period preceding the first day of the Certification Period, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or	Add new statement to cover occurrences currently covered in the Loan-Level Certification (Form 92900-A) items G(2)-(4), which will be removed from that form HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is
	retained by the Mortgagee: (a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;	subject to the procedures of the Mortgagee Review Board Excludes language regarding debarments and suspensions, which was redundant with current statement #3 and new proposed statement #3(a); a revised version of that language remains in the new Form 92900-A item E
	(b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;	Includes rewording of introductory statement for consistency with HUD regulations at 24 CFR 202.5(j) regarding covered personnel Includes exception/qualifier for Mortgageereported instances of non-compliance that receive explicit clearance from HUD
	(c) Had one or more public transactions terminated for cause or default; except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	

Current	Proposed	Changes
5. I certify that, to the best of my knowledge	6. I certify that, to the best of my knowledge	Renumber due to addition of new statement #5
and after conducting a reasonable investigation,	and after conducting a reasonable investigation,	and consolidation of other statements
during the Certification Period the Mortgagee	during the Certification Period the Mortgagee	and consolidation of other statements
was not sanctioned by any federal, state, or	was not sanctioned by any federal, state, or	Davisa avalifianta matah similan avalifianin
local government agency or by any other	local government agency or by any other	Revise qualifier to match similar qualifier in other statements and to remove timeframes
		other statements and to remove timerrames
regulatory or oversight entity with jurisdiction	regulatory or oversight entity with jurisdiction	
over the Mortgagee, except for those sanctions,	over the Mortgagee, except for those sanctions,	Specific reporting requirements and timeframes
if any, the Mortgagee timely reported to HUD	if any, that the Mortgagee reported to HUD and	are detailed in HUD Handbook 4000.1
during the Certification Period and for which	for which the Mortgagee received explicit	
the Mortgagee received explicit clearance from	clearance from HUD to continue with the	
HUD to continue with the certification process.	certification process.	
6. Leastify that to the best of any larger large	N/A	Move this statement and current statement #7 to
6. I certify that, to the best of my knowledge	IN/A	
and after conducting a reasonable investigation,		new proposed statement #3(c)
during the Certification Period the Mortgagee		
was not subject to any Unresolved Findings,		Rewording/reformatting for clarity and
except for those Unresolved Findings, if any,		consistency with 24 CFR 202.5(j)
the Mortgagee timely reported to HUD during		
the Certification Period and for which the		
Mortgagee received explicit clearance from		
HUD to continue with the certification process.		
7. I certify that, to the best of my knowledge	N/A	Move this statement and current statement #6 to
and after conducting a reasonable investigation,		new proposed statement #3(c)
during the Certification Period the Mortgagee		
did not employ or retain any officer, partner,		Rewording/reformatting for clarity and
director, principal, manager, supervisor, loan		consistency with 24 CFR 202.5(j)
processor, loan underwriter, or loan originator		
who was subject to any sanctions or Unresolved		
Findings, except for those sanctions or		
Unresolved Findings, if any, that the Mortgagee		
timely reported to HUD during the Certification		
Period and for which the Mortgagee received		
explicit clearance from HUD to continue with		
the certification process.		

Current	Proposed	Changes
8. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry. I further certify that, to the best of my knowledge and after conducting a reasonable investigation, throughout the Certification Period the Mortgagee maintained compliance with all applicable provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	N/A	Move this statement and split into new proposed statements #3(d) and 3(e) Rewording/reformatting for clarity and consistency with 24 CFR 202.5(j)

Current	Proposed	Changes
9. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times	7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times	Renumber due to addition of new statement #5 and consolidation of other statements
throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee's continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of noncompliance, if any, that the Mortgagee timely	throughout the Certification Period, comply with all HUD regulations and requirements necessary to maintain the Mortgagee's FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which	Add "guidebooks" to cover policy issued by FHA's offices of Multifamily Housing Programs and Healthcare Programs Revise language to clarify intent and scope of statement Revise qualifier to match similar qualifier in other statements and to remove timeframes
reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	the Mortgagee received explicit clearance from HUD to continue with the certification process.	Specific reporting requirements and timeframes are detailed in <i>HUD Handbook 4000.1</i>
10. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment and debarment under applicable federal law.	8. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.	Renumber due to addition of new statement #5 and consolidation of other statements Move "knowingly" for clarity

Version 5.0, March 15, 2016 Page 9 of 18

FHA LENDER ANNUAL CERTIFICATIONS INVESTING AND GOVERNMENT MORTGAGEES

FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used	Add instructions to refer Mortgagees to HUD
	in this form refer to those terms as used in the	Handbook 4000.1 for term definitions
	relevant sections of the current version of	
	Single Family Housing Policy Handbook, HUD	
	4000.1.	
1. I certify that I am a Corporate Officer and/or	1. I certify that I am a Corporate Officer of the	Delete "and/or Principal Owner" as authorized
Principal Owner of the above-mentioned	abovementioned Mortgagee (hereinafter	signatory due to revised definition of
Mortgagee (hereinafter referred to as "the	referred to as "the Mortgagee"); that I am	"Corporate Officer" in <i>HUD Handbook 4000.1</i>
Mortgagee"); that I am duly authorized to	authorized to execute these certifications and	Corporate Officer in 1702 Handook 1000.1
execute these certifications on behalf of the	acknowledgements on behalf of the Mortgagee;	Delete "duly"
Mortgagee; and that throughout the	and that throughout the Certification Period I	Before daily
Certification Period I have known, or been in	have known, or been in the position to know,	Add "and acknowledgements"
the position to know, whether the operations of	whether the operations of the Mortgagee	
the Mortgagee conformed to all applicable	conformed to all applicable HUD regulations,	Add "guidebooks" to cover policy issued by
HUD-FHA regulations, handbooks, Mortgagee	handbooks, guidebooks, Mortgagee Letters,	FHA's offices of Multifamily Housing
Letters, Title I Letters, and policies.	Title I Letters, and policies.	Programs and Healthcare Programs
2. I certify that, to the best of my knowledge	2. I certify that, to the best of my knowledge	Add "guidebooks" to cover policy issued by
and after having conducted a reasonable	and after conducting a reasonable investigation,	FHA's offices of Multifamily Housing
investigation, the Mortgagee does now, and did	the Mortgagee does now, and did at all times	Programs and Healthcare Programs
at all times throughout the Certification Period,	throughout the Certification Period, comply	110grams and Heataleare 110grams
comply with all HUD-FHA regulations and	with all HUD regulations and requirements	Revise language to clarify intent and scope of
requirements applicable to the Mortgagee's	necessary to maintain the Mortgagee's FHA	statement
continued approval and operations, including	approval as identified in HUD handbooks,	
those contained in HUD handbooks, Mortgagee	guidebooks, Mortgagee Letters, Title I Letters,	Revise qualifier to match similar qualifier in
Letters, Title I Letters, policies, and any	policies, and any agreements entered into	other statements and to remove timeframes
agreements entered into between the Mortgagee	between the Mortgagee and HUD, except for	
and HUD, except for those instances of non-	those instances of non-compliance, if any, that	Specific reporting requirements and timeframes
compliance, if any, that the Mortgagee timely	the Mortgagee reported to HUD and for which	are detailed in HUD Handbook 4000.1
reported to HUD during the Certification Period	the Mortgagee received explicit clearance from	
and for which the Mortgagee received explicit	HUD to continue with the certification process.	
clearance from HUD to continue with the		
certification process.		

Version 5.0, March 15, 2016 Page 11 of 18

FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Current	Proposed	Changes
3. Each of my certifications is true and accurate	3. Each of my certifications is true and accurate	Move "knowingly" for clarity
to the best of my knowledge. I understand that	to the best of my knowledge. I understand that	
if I knowingly have made any false, fictitious,	if I have made any false, fictitious, or fraudulent	
or fraudulent statement(s), representation(s), or	statement(s), representation(s), or	
certification(s) on this form, I may be subject to	certification(s) knowingly on this form, I may	
administrative, civil and/or criminal sanctions,	be subject to administrative, civil and/or	
including damages, penalties, fines,	criminal sanctions, including damages,	
imprisonment, and debarment under applicable	penalties, fines, imprisonment, and debarment	
federal law.	under applicable federal law.	

Version 5.0, March 15, 2016 Page 12 of 18



Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to HUD Handbook 4000.1 for term definitions
1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as "the Mortgagee"); that I have the authority to legally bind the Mortgagee; and that I am duly authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as "the Mortgagee"); that I have the authority to legally bind the Mortgagee; and that I am authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	Delete "and/or Principal Owner" as authorized signatory due to revised definition of "Corporate Officer" in <i>HUD Handbook 4000.1</i> Delete "duly"
2. I acknowledge that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	Delete "fully"
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee, nor any of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators are:	3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed or retained by the Mortgagee:	Rewording for consistency with Annual Certifications

Current	Proposed	Changes
(a) Currently suspended, terminated, debarred, fined, convicted, denied approval, or subject to a license or approval revocation, or other sanction(s) by any federal, state, or local government agency, or by any other regulatory or oversight entity with jurisdiction over the Mortgagee or its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators, including being currently subject to a suspension, debarment, Limited Denial of Participation, or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;	(a) Is subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as implemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;	Rewording for consistency with Annual Certifications Remove redundant portion regarding license revocation, which is covered under statement #4
(b) Under indictment for, or have been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved mortgagee;	(b) Is under indictment for, or has been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee;	Rewording for consistency with Annual Certifications
(c) Convicted of, or have pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry:	(c) Was convicted of, or pled guilty or <i>nolo</i> contendere to, a felony related to participation in the real estate or mortgage loan industry:	Rewording for consistency with Annual Certifications
i. during the seven-year period preceding the date of this application for FHA approval, or	i. during the seven-year period preceding the date of this application for FHA approval, or	
ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering;	ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering;	

Current	Proposed	Changes
(d) Subject to any Unresolved Findings as the result of any U.S. Department of Housing and Urban Development (HUD) or other governmental investigation, audit, or review;	(d) Is subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;	Rewording for consistency with Annual Certifications
(e) Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or	(e) Is engaged in business practices that do not conform to generally accepted practices of prudent Mortgagees or that demonstrate irresponsibility;	Rewording for consistency with Annual Certifications
(f) In violation of provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.	(f) Is in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements.	Rewording for consistency with Annual Certifications
4. I certify that during the three-year period preceding the date of this application for FHA approval, the Mortgagee has not been refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry.	4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the three-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed or retained by the Mortgagee, was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry.	Rewording for consistency with Annual Certifications

Current	Proposed	Changes
N/A 5 and d th N/A print of the state of t	5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the 3-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed for retained by the Mortgagee: (a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction; (b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (c) Had one or more public transactions terminated for cause or default.	Add new statement to cover occurrences currently covered in the Loan-Level Certification (Form 92900-A) items G(2)-(4), which will be removed from that form HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is subject to the procedures of the Mortgagee Review Board Excludes language regarding debarments and suspensions, which was redundant with current statement #3 and new proposed statement #3(a); a revised version of that language remains in the new Form 92900-A item E Includes rewording of introductory statement for consistency with HUD regulations at 24 CFR 202.5(j) regarding covered personnel

Current	Proposed	Changes
5. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.	6. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.	Renumber due to addition of new statement #5
6. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD-FHA regulations and requirements applicable to the Mortgagee's continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, and policies.	7. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD regulations and requirements necessary to maintain the Mortgagee's FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.	Renumber due to addition of new statement #5 Add "guidebooks" to cover policy issued by FHA's offices of Multifamily Housing Programs and Healthcare Programs Revise language to clarify intent and scope of statement